

SPOTLIGHT



DECEMBER 2015



HAPPY

HOLIDAYS



PRECIOUS GIFTS *INDEED*

PEOPLE ARE BASICALLY THE SAME THE WORLD OVER. EVERYBODY WANTS THE SAME THINGS — TO BE HAPPY, TO BE HEALTHY, TO BE AT LEAST REASONABLY PROSPEROUS, AND TO BE SECURE. THEY WANT FRIENDS, PEACE OF MIND, GOOD FAMILY RELATIONSHIPS, AND HOPE THAT TOMORROW IS GOING TO BE EVEN BETTER THAN TODAY. — ZIG ZIGLAR

THE HOLIDAYS HAVE A WAY OF bringing out the kinder, gentler, more thoughtful side of us. We become perhaps a bit more sentimental and appreciative of things that we might normally take for granted such as good health, a supportive spouse, our children and grandchildren. We

count our blessings and are inclined to be more generous.

The thoughtfulness of the season, however, is not confined to you and me; it's also inspiring your prospects. They may be making their lists and checking them twice, but it's likely that they are thankful for the non-material gifts of family and friends. At the same time, they are realizing that there aren't that many tangible things they truly need. If you doubt this, watch and see how many gift cards are exchanged. And the number of people who request that charitable donations be made in lieu of gifts also seems to be increasing.

More and more, people are realizing they don't need any more "stuff." They want peace of mind — knowing their family will be financially secure no matter what. Since this is what we offer in the form of our supplemental policies, could there be a better time of year to sell insurance?

I know what you're thinking. You agree in principle, but you feel uncomfortable about "bothering" people during the holidays. To get past this mental hurdle, flip your thinking: you're not bothering them and you're not selling; you're sharing an essential gift. You're not just earning a living; you're saving a financial future. Other service providers such as emergency responders don't feel bad about saving people because they get paid for doing so. Neither should you. You're saving lives in a different but equally important way.

Every time you sell a policy, you are giving your customer precious gifts:

INSURABILITY — Everyone is invincible ... until they're not. Everyone is insurable ... until they are diagnosed with a condition that makes the cost of coverage prohibitive or excludes them from being insured altogether.

Every day that your clients delay could easily be the day they become uninsurable.

FINANCIAL SECURITY — It can be hard to get people to slow down long enough to think about what's at stake for their family's financial future. Although some folks do travel over the holidays, most tend to stay close to home. The holidays are an ideal time to remind people of the importance of protecting what they hold most dear.

SATISFACTION — When you buy "stuff," the warm & fuzzy feelings may last a day, maybe even a week. But when you buy experiences, the satisfaction lasts for years. As an example, you probably don't remember gifts you received 2-3 years ago, but I bet you have lots of memories to share from vacations you took 10, 20 or more years ago. Providing protection for their families gives your clients the personal pride of knowing they have done the right thing for those they love.

While we're on the subject, have you taken the time to give you and your family these precious gifts? If not, I encourage you to make time during the holidays to consider protection for those you love the most. If you believe in our products enough to buy them for yourself, your credibility gets a subconscious boost with your clients. Don't be surprised if your sales go up!

I wish you and your family a peaceful and joyous holiday season and a happy, prosperous New Year. Stay safe out there!



Roger Smith
President & Chief Executive Officer
AIL & NILICO

SPOTLIGHT

www.arc.ailife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS DECEMBER 2015

VOL. 48 NO. 12

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@ailife.com.



Required Retention Rate

Effective Jan. 1, 2015, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **70.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 01/22** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 01/27**. eApp business excluded from the 7 day hold should be uploaded by **Friday 01/29** before 2:00 p.m. CST to count for **January** production.

\$3,541,433

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.



***Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2016 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2015 Convention Qualifications online at www.ailife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful El Conquistador Resort in Puerto Rico! The convention will be held May 22-25, 2016.



LOOK FOR ME!

ANNIVERSARIES

26 YEARS OF SERVICE
Brett Hulme, PR

22 YEARS OF SERVICE
Earle Harris, AGT
Jenny Williams, PR

17 YEARS OF SERVICE
Ruben Soberanes, AGT

16 YEARS OF SERVICE
John Franklin, AGT

14 YEARS OF SERVICE
Arnold Iacoviello, AGT
Larry Lozano, PR

13 YEARS OF SERVICE
Andrew Bishop, MGA
Arthur Greene, AGT
Brett MacCannell, RGA
Karen McQuoid, AGT
Dustin Venekamp, SGA

12 YEARS OF SERVICE
Justin Germany, AGT
Ed Ofert, AGT
Alan Sedaghat, AGT

11 YEARS OF SERVICE
Sue Akers, PR

10 YEARS OF SERVICE
Simon Arias, SGA
Theodore Greer, AGT
Garret Kun, AGT
Melissa Losk, AGT

9 YEARS OF SERVICE
Alberto Alcala, RGA
Mario Andres Chavez, SA
Blake Higuchi, RGA
Erin Moyer, GA

8 YEARS OF SERVICE
Robin Denham, PR
Jamison Weatherspoon, SGA

7 YEARS OF SERVICE
William Charnow, AGT
Hal Herman, MGA
Ryan Kendl, AGT
Timothy Kieran, MGA
Joshua Olin, RGA
Joey Sales, AGT
Amr Shater, GA

6 YEARS OF SERVICE
Jared Cleckner, SGA
Amanda Cross, PR

Alexandra Graham, MGA
Christopher Hintz, RGA
Bruce Tan, AGT

5 YEARS OF SERVICE
Jose Carvajal, AGT
Cameron Cimino, MGA
Nina Dolman, AGT
Antonio Evans, GA
Holland Harriss, PR
Mathew Hart, SGA
Andre Hawthorne, MGA
Sione Ika, AGT
Christopher Kennedy, GA
Corey LaVigne, AGT
Shahab Mahdavinjad, MGA
Carmela Pellen, AGT
Brandon Summerton, RGA
Angela Waller, PR
Ashley Wenning, MGA

4 YEARS OF SERVICE
John Conard, MGA
Ayman Elsalhy, AGT
Lonny Goodman, SA
Nicki Griffiths, AGT

Robert Janev, RGA
Christine Jesoraldo, GA
Jean Joseph, MGA
Gregory McDuffie, SA
David Rigney, MGA
Scott Wheeler, MGA

3 YEARS OF SERVICE
Matthew Bogle, GA
Brent Bowling, GA
John Catalano, AGT
Patrick Cremeans, MGA
Javier Diaz, MGA
Erica Fitzsimmons, GA
Robert Ford, GA
Corey Helly, RGA
Brittini Kwiecien, GA
Tasha Marker, AGT
Charles Marshall, AGT
John Nieves, MGA
Nolan Reid, AGT
Christopher Rodriguez, RGA
Jillian Rooks, AGT
Joshua Rush, RGA
Drew Sharp, MGA

Beverly Sibert, SA
Joseph Tomanovich, GA

2 YEARS OF SERVICE
Azar Afnan, SA
Jordon Barron, GA
Evelin Castro-Sharif, AGT
Jamie Cates, MGA
Shalom Chaimov, GA
Marc Demilia, AGT
Hugo Flores, AGT
Irma Gallardo, SA
Tiffany Harmouche, SA
Jamil Harris, MGA
Jeffrey Kawamoto, MGA
Travis Kovach, SA
Anthony A Lopez, MGA
Badum Maaloo, AGT
Daniel Martinsen, SA
Jared Mercer, SA
James Morris, AGT
James Shouse, SA
John Sola, AGT
William Soutler, MGA
Dominic Telymonde, GA

Paul Torman, SA
Jinelly Urena, RGA
Raul Vasquez, AGT
Alexander Wood, MGA

1 YEAR OF SERVICE
Sarah Acker, AGT
Makena Alexander, AGT
Dennis Allard, SA
Candice Anderson, SA
Paul Angelopoulos, AGT
Khevin Armelin, AGT
Michael Becker, AGT
David Brooks, SA
Shannon Brown, AGT
Athea Buchanan, AGT
David Buetow, SA
Joshua Burney, AGT
Eric Butt, SA
Amy Collins, SA
Patrick Connelly, SA
Christopher Credle, GA
Deserick Davenport, GA
Anthony Demeo, AGT
Jennifer DeWitt, SA

Dora Eckenfelder, AGT
Emeka Egu, AGT
Emilia Eich, GA
Thomas Fitzmaurice, AGT
Douglass Floyd, AGT
Jon Gelhorn, SA
Alex Giddings, SA
Bill V Goswick, AGT
Bernard Gouck, AGT
Michael Greseth, AGT
Malaysia Halley, AGT
Mchel Helgeson, GA
Hannah Hinkle, AGT
Cameron Howat, SA
Kwang Bin Im, AGT
Christina Jauch, SA
Amber Jeanne, SA
Sergio Joaquin Haro, AGT
Audrey Johnson, SA
Michael Jones, SA
Aaron Kean, AGT
Michael Lessard, SA
Hannah Linderholm, SA
Timlan Lubbers, GA

Bryan Maggard, AGT
Sharon Manning, AGT
Anastasia Martens, SA
Glenn Martin, SA
Elliott May, AGT
MaryBeth McCarter, AGT
Steven Mencis, SA
Terrell Milton, SA
Risa Moniz, SA
David Nguyen, SA
Jackie Okimoto, SA
Jennie Overbey, GA
Justin Powell, SA
Roger Rau, SA
Gordon Reed, AGT
Ramona Revis, AGT
Jamila Richardson, AGT
Johanna Rios, AGT
Leigh Schneider, SA
John Sloan, AGT
Frazell Smith, SA
Matthew E Smith, AGT
Michael Spann, SA
Joshua Stone, SA

Hateni Tohi, AGT
Omar Torres, AGT
Michael Trinh, GA
Jack Vannice, SA
Elba Vargas, AGT
Jessica Velazquez, SA
Steven Warner, MGA
Antonia Washington, SA
Christian West, GA
Joshua West, SA
Zachary Whipple, AGT
Greta Wilson, SA
Jarek Wilson, AGT
Megan Winston, AGT
Jeffrey Witherall, MGA

New SGA Aces


Recognizing the achievements of our newer State General Agents

Randall Cook



Randall and his team had a great month with 89.70% over November of 2014

Krista Thieme



Krista's Agency had 49.51% growth over November of last year

Albert Serur



Albie led his Agency to 28.21% growth over November of 2014

PROMOTIONS

REGIONAL GENERAL AGENT
Yihao Chen
Steve Kafkis
Avi Kauderer
Duni Olusegun
Lisa Richardson
Jinelly Urena
Nicholas Walsh

MASTER GENERAL AGENT
Cassandra Cantner
Shane Carlson
Derrick Coates
Kierra Goodwin
Torrey Hardy
Ayrhahn Johnson
Logan Klink
Joshua Krueger
Roghie Hassan Loo
Anthony A Lopez
Jeremiah Mangum

Michael McGoon
Lacey McMullen
Matthew Miller
Deana Plaster
Barbara Seyoum
Somprathal Sopha
Curtisha Stephens
Jeffery Thiel
Constance Tuiateleapaga
Jamond Veals
Andrew Wilson
Matthew Zang

60% GENERAL AGENT
Donella Belt
Kimberly Bohanan
Emilia Eich
Sokol Fazliu
Scott Florin
Richard Gaffney
Alejandro Gonzales

Thomas Greene
Courtney Griggs
Yuriy Kosovan
Lucas Leach
Timlan Lubbers
Man Luc
Michelle Martinez Aviles
James Sodan

57.5% GENERAL AGENT
Muzit Berhe
Gordon Biggums
Marissa Black
Kyle Butler
Derren Chapman
Christopher Credle
Edward Crocker
Craig Deeken
Bryan Fronberger
Victoria Gonzales
Christopher Gray

Cristi Huffman
Brazilian Mitchell
Jesus Parra
Andrea Pforter
Paul Smith
Kamal Tayyib
Jason von Rosenberg
Deryck Webb

55% SUPERVISING AGENT
Monica Acosta
Isabel Andrade Gruest
Audrey Armstrong
Theodore Arshawsky
Vanessa Delery
Johana Fartouh
Alan Fricke
Kenneth Giger
Dwayne Gomez
Rosita Griffith
Jodi Holter

Matthew Kelly
John Keslar
Marysa Maggio
Steven O'Neil
Ashley Rust
Aaron Sears
Kasie Smith
Nilda Soto
Heulett Suggs
Kathryn Threadgold
Sarah Welch
Brendon Worth
Casey Wyatt

52.5% SUPERVISING AGENT
Gbemisola Adewole
Dana Barrett
Landon Bartley
Shane Belle
Jessica Benson
Robert Bilder

Cori Bowlin
Christopher Brodeur
Patrick Brown
James Buch
Gary Campbell
Marie Campbell
Kenneth Cato
Jonathan Collins
Kayla Comer
James Constantino
Stephen Cozart
Jennifer Cruz
Lindsay Curran
Paul Dempsey
David Doles
Manuel Duran
Aran Dyer
Jadyn Finafrock
Domingue Finley
Michael Francis

Sanyo Galloway
Mia Gibson
Olga Gibson
Katherine Goben
Angela Gregory
Matthew Halling
Joanna Hansen
Anthony Holmes
Joshua Hong
Tetsuya Ishida
Shirley Jackson
Hilary Jacobson
Alexander Johnston
Leon Keith
Anastasija Krstic
Kurt Lacy
Ryan Landmark
Darren Lawhon
Russell Manley

Jennifer Martin
Joanie McCollum
Suzanne McRoberts
Anna Mobilia
Tony Nguyen
Jesse Nightingale
Alexandra Noss
Sara Opie
Jordan Parham
Machozzi Pondamali
Matthew Powell
Johnny Ramos
Kimberly Ricks
Jacob Rochefort
Alvie Rodgers
Jessica Romeo
Ibrahim Sakh
Maria Saldana
Jordan Seguin
Ronald Shaffer

Herbert Skinner
Anthony Spencer
Jagdish Sukhu
Michael Sweeney
Michael Tagliaboschi
Connor Tarr
Gabriela Terrazas
Elizabeth Thomas
Frances Trafzer
Samantha Tshuma
Ashley Watson
Sarah Whiting
Emmanuel Williams
James Williams
Peter Yang

Closer to the Heart



National Income Life, in partnership with the Theodore Pappas SGA Office, donated \$5,000 to the Children's Aid Society.

NEW YORK CITY

National Income Life, in partnership with the Theodore Pappas SGA Office, donated \$5,000 to the Children's Aid Society (CAS).

Theo Pappas presented the donation to Kevin Allan, Chief Development Officer for the Children's Aid Society at their corporate office in Manhattan. "We chose to donate to CAS because they are a local charity that is heavily involved with children in the same communities where we are privileged to provide insurance services," Pappas said.

The Children's Aid Society has been helping disadvantaged children succeed and thrive for more than 160 years. CAS serves New York's neediest children and their families at more than 40 locations in the five boroughs and Westchester County. They provide comprehensive services of adoption and foster care, after school programs, arts, camps, early childhood education, events, family support, medical & dental, mental health, special initiatives, sports, and youth development programs.

The following Closer to the Heart partner organizations benefited from your generosity in 2015:



Guanacaste Community Fund (Cecudi)



Our Place Society



Inspiring Minds



Banff Mineral Springs Hospital



Project Athena

Total 2015 Donations — \$99,754
Total Donations since 2012 — \$565,585

Thanks to all of YOU, we're making a difference!

AIL-NILICO 200M SHIRT WINNERS 2015 NOVEMBER

INDIVIDUAL PRODUCER

- Kevin Amador
- Dasiell Amaro
- Melvin Arritt
- Sharon Barnes
- Kenneth Barton
- Byron Belser
- Charles Belt
- Heather Berg
- Renada Bogan
- Matthew Brungardt
- Michael Burningham
- Vincent Campana
- Bernadette Casciato
- Ian Cassaro
- Benjamin Coci
- Sierra Cissell
- Moises Delvalle
- Justine Dennis
- Sarita Dhaubhadel
- Amber DiMaggio
- Dalton Doucette
- Abby Duarte
- Miguel Fajardo
- Khadijah Fitzpatrick
- Charles Floyd
- Melissa Foy
- Celeste Freeman
- Shawn Fuchs
- Peter Gabranski
- Richard Gaffney
- Salvador Galvan
- Richard Garza
- Melissa Gonzalez
- Branden Griffin
- Andrew Gunn
- Nicholas Hayman
- Gerri Hedrick
- Vincent Hill
- William Hoffman
- Tiare Hubbard
- Peter Iversen
- Amber Jeanne
- John Jefferson
- Min Jiang
- Horace Johnson
- Dallas Johnson
- Timothy Jones
- Tanya Jones
- Ryan Jones
- Brian Jones
- Jean Joseph
- Nedal Kawash
- Jordan Keith
- Danielle LaBarbera
- Brandon Larkin

- Darren Lawhon
- Morgan Lawson
- Jahara Lewis
- Jose Lopes
- Steve Marker
- Deisyray Marvin
- Sione Maumau
- Daisy Mayama
- Andrew McCarthy
- Darryl McDougal
- Eric McNally
- Steve Mersan
- Dominiak Miara
- Amelia Moeaki
- Emil Mohareb
- Nathan Montgomery
- Robert Moore
- Kaleb Muse
- Murray Nagler
- Vashawn Nelson
- Brittany Newsome
- Sandra Niko
- Gladis Orozco
- Demetrice Parker
- Shiv Patel
- Shirley Patey
- Andre Patrick
- Enrique Perez
- Jill Pope
- Boris Powell
- Mali Reed
- Nasser Rezaei
- Ashley Rosmann
- Charles Roy
- Ruben Santillana
- Pedro Santos
- Maryna Semenova
- Holly Simpson
- Debra Small
- Erin Smith
- Drexil Smothers
- Alexander Souhleris
- Karlene Sparks
- Demmerick Stevenson
- Zachary Suarez
- Elizabeth Thomas
- Marcus Trice
- Lance Tsuchiya
- Carriean Turcotte
- John Turner
- Paul White
- Dylan White
- Matthew Wilson
- Kendall Wilson
- Janina Wilson
- Kimberlyn Wraygore
- Casey Wyatt

SA

- David Anderson
- Michael Davis
- Richard Drew
- Samantha Erbe
- Joanna Hansen
- Chirotam Ilokwu
- Michael LaFreniere
- Bryant Logan
- Jennifer Martin
- Michael McGoan
- Antionette Pringle
- Frank Stahmer

MGA

- Michael Denton
- Britany Pariente
- Begona Patino-Lopez

SGA

- Erin Allen
- Randall Cook
- Chad Panzer
- Albert Serur
- Krista Thieme

PR

- Cindy Kunce



CONGRATULATIONS to all who qualified! Your shirt will be mailed to you shortly.

QUALIFICATIONS

- Individual Producer — \$5,000 ALP in a week
- SA — 2 direct new associates in a month —or— \$5,000 personal ALP in a week
- GA — 4 hierarchy new associates in a month with 2 being direct new associates —or— \$5,000 personal ALP in a week
- MGA — 6 Hierarchy new associates/month —or— \$5,000 personal ALP in a week
- SGA — 100% of F6 Standard for the month
- PR Rep/Marketing Specialist — 2 TGs and 600 cards in a month
- PR Manager — 2 TGs for each of their respective territories in a month —or— personal production of 2 TGs and 600 cards in a month

CONTEST DATES

April — December, 2015



FOOD FOR FAMILIES

REFLECT & MOVE ON



Susan Fuldauer
Vice President of
Public Relations Field Operations

HERE WE ARE, ONCE AGAIN, AT the finale of another year. I so love this time of year. It really is a beautiful season. Yes, there can be a good amount of stress as the year comes to an end; however, people tend to be in a festive, jolly mood, for the most part. The holiday songs are playing over and over, the treats are plentiful, and lights illuminate the neighborhoods at night. When the holiday season comes around, there is a lightening of the spirit, a renewal of the soul and smiles abound.

Team PR has been attending rallies and pickets, speaking out against proposals that hurt working families. Their days have also been filled with delivering holiday cheer including calendar gifts, sweets, Baskets of Hope and general good tidings to our groups, further strengthening and solidifying those all-important relationships. Team PR has been getting all those final mailings out and new

mailings ready so that we can have a great start to the New Year, and member cards returning in a big way. Our sales force is wrapping up the final sales for a very successful 2015 and looking forward to the beginning of a new year and a new opportunity to reach for the top.

While 2015 is a wrap and in the books, now is a good time to reflect on the year we are about to leave behind and look ahead to the new year; a blank canvas for which we can begin to paint what the picture of 2016 will look like. Reflection can bring effective action.

What will your New Year look like? Have you already laid out your plans for what you want to accomplish in 2016? Do you know what steps and actions will be needed to get you there? Good questions as you take inventory of your performance and ready yourself for next year.

Reflection on the past year is important in helping you to grow and move forward into the future. It's a time to have a strategic and personal performance review; what was good, what was not so good, what could have been done differently to affect a better outcome, or what worked that you can build on for this coming year. Reflect and then move on to the future. You have a blank canvas and you are the painter. Make it what you want to see reflected at the end of 2016.

Don't dwell on what went wrong. Instead focus on what to do next. Spend your energies on moving forward toward finding the answer.
— Denis Waitley

Wishing you and your family a special season, and the best of everything in 2016.

For the 6th year in a row, AIL outdid themselves to benefit Food for Families in the fight against hunger in Central Texas. Waco Home Office employees donated a whopping 75,192 pounds of food. When American Income employees rolled in with more than 40 vehicles of food and a big box of money, the looks of astonishment on the volunteers' faces were priceless.

As the single largest group contributor to FFF for several years, American Income employees have become the role model for this cause. Because of this, AIL was asked by KWTX TV to publicly challenge another major FFF contributor, Clayton Homes, in this

year's efforts to encourage other individuals and businesses to step up.

Clayton Homes, who weighed in more than 81,000 pounds of food, certainly rose to the challenge! Although AIL wasn't the challenge winner, we beat last year's record by 30,548 pounds, and inspired Clayton Homes to more than double their donations over the previous year.

Thank you to all participants for this incredible accomplishment! Notice is served: *Clayton Homes, we're coming for you in 2016!*



PERSONAL RECRUITING

Unleash Your Career!

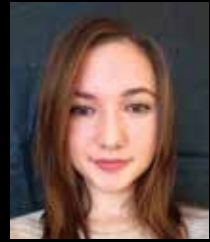
Personal Recruiting provides opportunity for all Agents to earn an **additional monthly income stream** above and beyond regular recruiting efforts performed by Managing Agents!

NOVEMBER TOP PERSONAL RECRUITING AGENTS

By Incentive Structure Payout*

November Total Payout: **\$197,111**

November Total Qualifiers: **564**



Anastasiya Chuprovskaya
\$2,810
Sabrina Lloyd



Martyna Dudapasieka
\$2,583
Sabrina Lloyd



Yihao Chen
\$2,207
Altig-Orlovic



Robert Kanaan
\$1,912
Imran Satti



Michael Denton
\$1,764
Raymond Risucci

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Anastasiya Chuprovskaya	\$2,810	Jacob Bush	\$894	Anthony Holmes	\$722	Carlin Kaufman	\$602	Violetta Goldman	\$553
Martyna Dudapasieka	2,583	Frank Rodriguez	886	Adeola Obasanya	718	Patrick Cremeans	602	Abel Hernandez	551
Yihao Chen	2,207	Nadine Smith-Johnson	885	Paul Smith	715	Joshua West	600	Ivoni Fuimaono	551
Robert Kanaan	1,912	Svyatoslav Stefanyshyn	881	Elvis Durakovic	709	Edwin Rosa	598	Christopher Tricarico	548
Michael Denton	1,764	Joseph Kanaan	857	Marc Salvaggi	689	James Jones	595	Sela Havea	539
Pawel Drozd	1,752	Michael Cirelli	857	Delevan Roy	689	Brent Terrell	592	Carrie Vasquez	535
Catelynn DaCosta	1,652	Meaghan Kehl	853	Ofa Tupouniua	683	Derek Foore	590	Kyra Cox	534
John Nieves	1,625	Joshua Stone	836	Lincoln Dziekonski	681	Oliver Huerta-Gonzalez	588	Avi Kauderer	533
Alberto Alcalá	1,579	Athea Buchanan	833	Kaleb Muse	680	Spenser Amiewalan	586	Clayton Bonner	533
Andrzej Sertler	1,565	Patrick Knouse	825	Stephen Giddens	673	Paul Streater	581	Sean Conway	528
Brandon Johnson	1,455	Louis Thacker	814	Patrick Kushla	673	Sabrina McCarthy	581	Shaneikwa Wilson	528
Orby Kelley	1,398	Claude Perry	809	Joshua Dishong	668	James I Miller	578	Latrice Williams	527
Duane Shaw	1,366	Christopher Shuman	803	Robert Smith	663	Gregory Graham	577	Mark Dombrowski	520
Crystal Revilla	1,294	Amanda Peterson	796	George Bort	659	David Cochrane	577	Katherine Shea	519
Taneshia Solomon	1,255	Troy Williams	793	Edward Nguyen	654	John Vacca	574	Christopher Credle	514
Stephanie Kell	1,130	Viyarath Vongprachanh	789	Veronica Knight	633	Jessica Roysse	573	Jessie Morotto	508
Lenard Brown	1,129	Rita Haidinger	787	Michael Mallia	632	Cole Hatfield	572	Michael May	507
Tyler Metz	1,121	Abass Shittu	784	Kelly Jimenez	626	Jesse Doherty	571	Jesse Espinoza	503
Kade Beck	1,058	Michael Clemente	783	Jonathan Collins	626	Roderiquis Smith	571	Timothy Chandler	503
Bobby Gujral	1,051	Andrew Aaron	765	Justin Sutton	621	Mack Doby	571	Angelita Cabanero	503
Alon Fischer	1,045	Darrin Roberts	760	Lee Jeffers	620	Aaron Haynes	570	Mireya Lopez	501
Jennie Overbey	1,042	Tiesha Smith	743	Jay White	618	Derren Chapman	569	Antonio Battee	500
Krystian Drozd	1,015	Phillip Waisman	735	Lisa Pinlham	613	Pedro Santos	569	William Dabbs	500
Robert Locke	1,000	Stephanie Ramirez	735	Ryan Fickert	609	Pierson Grasby	561	George Eufrazio	500
Enrique Sandoval	973	Jameetri Washington	734	Melissa Rohde	607	Brian Jones	559	Marie Fremont	500
Larry Finch	900	Victor Argurto	726	Lateline Nofokifolau	604	Philip Roffi	558	Troy Hudson	500

YTD TOP 25 PERSONAL RECRUITING AGENTS

By Number of Personal Recruits*

YTD Total Personal Recruiting Agents: **1,796**

Total Personal Recruits: **3,331**

NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS
John Nieves	26	Marc Salvaggi	10	Richmond Gerrish	10	Tiffany Babin	9	Eugene Garcia	7
Rita Haidinger	20	Alipate Makau	10	Meaghan Kehl	10	Michael Denton	9	Patrick Rieger	7
Bobby Gujral	16	Mondy Tongotea	10	Orby Kelley	9	Victor Argurto	9	Edwin Rosa	7
Kade Beck	14	Andrzej Sertler	10	Natalie Linker	9	Patrick Kushla	8	Damaris Henderson	7
Thomas Longino	11	Mack Doby	10	Jacob Bush	9	Junbin Koh	8	Derren Chapman	7
Janet Ramirez	11	Alberto Alcalá	10	Timothy Kieran	9	Martyna Dudapasieka	7		

* Top Personal Recruiting Agents listed earned at least \$500
* Top Personal Recruiting Agents listed have at least 2 Personal Recruits
* Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.

NOVEMBER TOP PERSONAL RECRUITING AGENTS

By Number of Personal Recruits*

Total Personal Recruiting Agents: **242**

Total Personal Recruits: **305**



Taneshia Solomon
6 Recruits
Steve Greer



Robert Kanaan
5 Recruits
Imran Satti



Andrew Aaron
4 Recruits
Altig-Orlovic



Michael Denton
3 Recruits
Moswen Taylor



Brandon Johnson
3 Recruits
Roland-Wrobel

NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS	NAME	RECRUITS
Taneshia Solomon	6	Larry Finch	3	Athea Buchanan	2	Troy Hudson	2	Frank Rodriguez	2
Robert Kanaan	5	Christopher Shuman	3	Nicole Callam	2	Mayra Ibarra-Arroyo	2	Delevan Roy	2
Andrew Aaron	4	Amanda Peterson	3	Anastasiya Chuprovskaya	2	Kelly Jimenez	2	Christian Smith	2
Michael Denton	3	Ransay Vazquez	3	Mack Doby	2	Meaghan Kehl	2	Nadine Smith-Johnson	2
Brandon Johnson	3	Felix Salazar	3	Krystian Drozd	2	Stephanie Kell	2	Rashi Spillers	2
Orby Kelley	3	Rami Ali	2	Taylor Foster	2	Michael Mallia	2	Paul Streater	2
Crystal Revilla	3	Ela Anae-Ah Sue	2	Stephen Giddens	2	Tyler Metz	2	Diane Williams-Lewis	2
Bobby Gujral	3	Justin Barker	2	Pierson Grasby	2	John Nieves	2		
Jennie Overbey	3	Lenard Brown	2	Jodi Holter	2	Lateline Nofokifolau	2		

LEAGUE OF CHAMPIONS MEMBERS

By Number of Eligible Personal Recruits*

Bobby Gujral Gold 16 Recruits Altig-Orlovic	Orby Kelley Silver 11 Recruits Surace-Smith	Christopher Shuman Silver 10 Recruits Simon Arias	Steve Bryant Bronze 5 Recruits Steven Greer	Michael Cirelli Bronze 5 Recruits Dorian Oldham	Sean Conway Bronze 5 Recruits Philip Prata
Michael Denton Bronze 5 Recruits Raymond Risucci	Mark Dombrowski Bronze 5 Recruits Giglione-Ackerman	Corey Helly Bronze 5 Recruits Giglione-Ackerman	Robert Kanaan Bronze 5 Recruits Imran Satti	Courtney Kitzman Bronze 5 Recruits Sabrina Lloyd	Michael May Bronze 5 Recruits Simon Arias
Richard Pazak Bronze 5 Recruits Bob Olson	Enrique Sandoval Bronze 5 Recruits Sabrina Lloyd	Duane Shaw Bronze 5 Recruits Sabrina Lloyd	Paul Smith Bronze 5 Recruits Surace-Smith	Taneshia Solomon Bronze 5 Recruits Steven Greer	

* A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



SHIFT INTO IMPACT



Chris Selejan
Vice President of
Field Operations

WE STARTED THE YEAR WITH the theme **SHIFT**; and we've maintained the competitive edge month in and month out to drive towards the finish line with our core cylinders of recruiting, training and leadership development.

This year, more than ever, we have shown our true competitive spirit and drive to not only win, but change lives in the process. Competitors, as we know, thrive and survive within the confines of competition and thus each competitor chooses to use their respective "why" as fuel to finish the **SHIFT** year strong.

Although there is no such thing as a perfect season, we have postured and **SHIFTED** towards enriching more lives and that, in my opinion, is a winning season. Every year has moments that we will remember; for me this year will be the year we challenged the \$200 million barrier. Regardless of where we finish, the fact that we are in contention and a part of another history-making year means we have another platform in 2016 to **IMPACT** change for the better.

I've made the analogy between the 2015 **SHIFT** year and the Autobahn, vehicle and driver. What I mean is that AIL/NILICO is a road on which we can choose to drive our respective careers as slow or fast as we

want. Nobody will tell you to slow down at Opportunity Unlimited. If you choose to **IMPACT** your life, your dreams and actions will be a direct result. What an exhilarating feeling to know such avenues are available if you choose.

The vehicle on the road is the SGA with whom you have partnered. They provide the means to reach your untapped potential. It's your choice as a driver, however, whether to pass the pack, or remain in the back.

It is our responsibility and duty to pay it forward and offer people Opportunity Unlimited. The most effective and efficient way to spread the word that we are looking for drivers is through personal recruiting efforts. Make a commitment to **IMPACT** someone's life. Everyone involved benefits from the person referred to our great company whether they are a personal producer or manager.

As we **SHIFT** into **IMPACT**, I started to reflect on what this theme means to me as a leader and came up with a simple formula based on my personal beliefs:

The **"I"** in **IMPACT** signifies imagination. What does your 2016 look like? How much will you **IMPACT** your personal and professional dreams? Much like a GPS, if you do not imagine and enter a specific destination, the device is worthless. Our business is much the same — the more specific the "address," the closer you get to your destination. So, if you're going to think, imagine and think big!

The **"M"** in **IMPACT** stands for a market mover — will you be the person who follows the market or defines it? On January 1, 2016 everyone will start off with \$0 of ALP. The difference is some decide to make the market while others are content to follow.

"P" stands for persistency, defined as continuing firmly or obstinately in a course of action in spite of difficulty or opposition. What are you willing to give up for your "why"? The pain of discipline or the pain of defeat will prevail, but it's our choice as to which it will be.

"A" is for action. All successes have a starting point of action that we either choose to act upon or not ... but we all have a choice. If you could overcome your personal or business fears, how much action would you take? List those fears and commit to combating and not only defeating these fears, but mastering them. This is approaching your fears from a position of strength rather than weakness.

The **"C"** in **IMPACT**, stands for commitment. Commit to being the best that you can possibly be, and don't cheat your dreams.

"T" stands for transformational. Do we operate with intent to be transactional in nature, which is a short-lived, title-driven leadership style? Or do we operate to be transformational, which is long-term and holistic in nature? Transformational leadership has the ability to compound actions and results at a much higher rate.

As we sprint through the \$200M finish line, it will no doubt be a photo finish. In general, the **SHIFT** year was one filled with significant success stories that will pave the road for so many more people ready, willing and able to **IMPACT** 2016. Recruiting, training, and leadership development will continue to be points of emphasis in the upcoming year. As we continue to refine our skills, we will continue to make an **IMPACT** within our communities, our company, our agencies and our careers. See you at the finish line!



“A LEADER is one who **KNOWS** the way, **GOES** the way, and **SHOWS THE WAY.”**
- JOHN C. MAXWELL

AFTER A BRIEF "SEMESTER BREAK," LEADERSHIP ACADEMY RESUMES

Is 2016 the year you step on to the management track at AIL-NILICO? If so, now is the time to talk to your manager or SGA about attending Leadership Academy. Several 2015 sessions were at capacity, so take steps to secure your seat today!

HERE ARE THE DATES* FOR THE LEADERSHIP ACADEMIES IN 2016:

LEADERSHIP 101:
Fundamentals of Agency Building
Jan 18-20 | April 11-13 | July 11-13 | Sept 19-21

LEADERSHIP 201:
Building for Ownership
Feb 9-10 | May 10-11 | Aug 16-17

LEADERSHIP 301:
Strategic Agency Leadership Training (Top Gun)
March 22-23 | Oct 11-12

*Dates subject to change



CANCUN

★ 2017 CONVENTION ★

CAREER AGENTS - Write \$88,000 of Net ALP as of December 31, 2016 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$106,000 of Net Annualized Premium as of December 31, 2016 AP&P Report.

SUPERVISING AGENTS - Write \$88,000 of Personal Net ALP as of December 31, 2016 AP&P Report or write \$134,500 of First Six Months Agent Production Net ALP, and have at least one active First Six Months Agent as of December 31, 2016. SAs can qualify on a pro-rated basis if contracted less than one year.

GENERAL AGENTS - Write \$88,000 of Personal Net ALP as of December 31, 2016 AP&P Report or write \$175,000 of First Six Months Agent Production Net ALP, and have at least two active First Six Months Agents as of December 31, 2016. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS - Write \$310,000 of First Six Months Agent Production Net ALP as of December 31, 2016 AP&P Report. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total productive requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of December 31, 2016. Or write \$88,000 of Personal Net ALP as of December 31, 2016 AP&P report and have at least 1 active SA/GA as of December 31, 2016. MGAs can qualify on a pro-rated basis if contracted less than one year.

REGIONAL GENERAL AGENTS - Must have two MGAs who qualify for Convention under the MGA Agency production guidelines (not personal production), or may qualify as an MGA with his/her own MGA Agency production.

STATE GENERAL AGENTS - Must meet YTD SGA standards as of December 31, 2016.

MARKETING SPECIALISTS & PR REPRESENTATIVES - Obtain 17,500 card credits. Rookie reps (reps with 2015 hire date) must obtain 13,000 card credits. Icebreaker (reps with 2016 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2016. Original (ORIs and ADIs) will count as double credit.

The Net-to-Gross and retention rates as shown on the qualifier's December 2016 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 71.0% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year.

MOON PALACE RESORT IN CANCUN, MEXICO MAY 18-21, 2017

2016 BONUS QUALIFICATIONS

Bonus Opportunities Make the Difference!

The **WORLD'S GREATEST BONUS** is a bonus based on gross ALP. Eligibility is based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than ten months with a minimum of \$2,000 gross ALP can also receive a bonus increase based on their retention rate.

The **AGENT TENURE BONUS** rewards Agents who write \$5,000 or more Net ALP in months 4-6 of their tenure with up to a total bonus of \$2,250. Agents must have minimum 84% net to gross at the end of their 4-6 months of tenure.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

The **FIRST YEAR ANNIVERSARY BONUS** pays \$1,000 to Agents/Managers who achieve their one year anniversary with \$60,000 of personal net production in that 12 month period and 71% retention.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS**, the SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first six months under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates under an SA/GA, and indirect associates under a GA. The SA/GA must have the required quality factor to be eligible for the bonus.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of new direct or indirect associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates under an MGA. The MGA must have the required quality factor to be eligible for the bonus, and must promote one person to MGA per year or within one year of becoming an MGA to maintain eligibility for the Leadership Bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. For each MGA coded under an RGA, the RGA is eligible for a weekly bonus equal to 20% of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

MILLION DOLLAR CLUB members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward).

PR PLATINUM CLUB members receive a bonus of \$5,000 and an award if they produce 250,000 leads (from 2006 forward).

For **FOUNDERS CLUB**, personal producers must meet \$12,000 Net ALP per month for four consecutive months and 78.0% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$130,000 of Net ALP in the calendar year, with 80.0% four-month retention as of December 31, 2016. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2016 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring or ring (pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

NOTE: An associate is defined as a new agent who submit at least \$1,000 Gross ALP contract-to-date.

View full qualifications online at
www.ailife.com/arc/spotlight.aspx -and- www.nilife.com/arc/spotlight.aspx



1 ABDEL ALKURDI
LOMBARD, IL



2 MARK NEILSON
HIGHLAND, UT



3 MICHAEL VAN DELFT
HALIFAX, NS



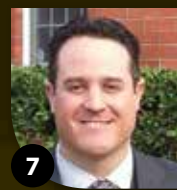
4 KRYSZTIAN DROZD
SCHAUMBURG, IL



5 EREZ SHABTAY
HOUSTON, TX



6 VAN ORTEGA
VANCOUVER, BC



7 THOMAS KING
CHICO, CA



8 ROGHIE HASSAN LOO
TORONTO, ON



9 RYAN KENDL
SANTA ROSA, CA



10 JOEY KENNEDY
HENDERSONVILLE, TN



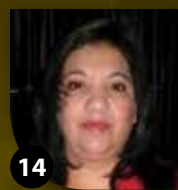
11 ALFRED UIPA
AUCKLAND, NZ



12 ALAN SEDAGHAT
VANCOUVER, BC



13 WALEAH SALAH
SCHAUMBURG, IL



14 MARIA AVILA
AMARILLO, TX



15 MUHAMMED ASHRAF
FLUSHING, NY



16 KATIE MASSART
COCHRANE, AB



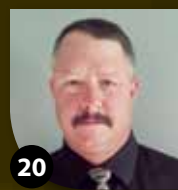
17 JOACHIM JEAN
BURLINGTON, MA



18 SULTAN DECKARD
PITTSBURGH, PA

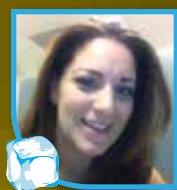


19 ANDREW LEAH
VANCOUVER, BC



20 MARK LOMONACO
IDAHO FALLS, ID

ICEBREAKERS



DANIELLE LABARBERA
EATONTOWN, NJ



JESUS TOLENINO
EATONTOWN, NJ



SVYATOSLAV STEFANYSHYN
SCHAUMBURG, IL

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

NOVEMBER PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
1	Abdel Alkurdi	\$56,293	71.7	David Wang	Bob Olson
2	Mark Neilson	49,531	91.9	Nicholas Lorence	Altig-Orlovic
3	Michael van Delft	39,798	90.4	Salman Satti	Imran Satti
4	Krystian Drozd	36,620	96	Marian Sertler	Sabrina Lloyd
5	Erez Shabtay	35,736	97.3	Nicole Sanders	Steve Greer
6	Van Ortega	35,195	82.3	Rafi Nawabi	Altig-Orlovic
7	Thomas King	34,657	89.3	Darrell Asbell	Altig-Orlovic
8	Roghie Hassan Loo	34,070	78.7	Roghie Hassan Loo	Josh Chalom
9	Ryan Kendl	32,463	89.9	Nicholas Lorence	Altig-Orlovic
10	Joey Kennedy	31,104	74.7	AshLynn Orng	Altig-Orlovic
11	Alfred Uipa	30,987	72.4	Stephen Hill	Steve Friedlander
12	Alan Sedaghat	30,574	87.1	Bobby Gujral	Altig-Orlovic
13	Waleah Salah	27,915	97	Marian Sertler	Sabrina Lloyd
14	Maria Avila	26,719	76.4	Steve Svendson	Richard Correa
15	Muhammed Ashraf	25,406	85.3	Muhammed Ashraf	Theodore Pappas
16	Katie Massart	25,132	90.4	John McGrath	Altig-Orlovic
17	Joachim Jean	24,360	81.9	Ryan K Hall	Laura Fisher
18	Sultan Deckard	23,043	73.7	Antonio Reyes	Simon Arias
19	Andrew Leah	22,431	78.4	Bruce Viaje	Altig-Orlovic
20	Mark Lomonaco	21,519	79.6	Richard Mansfield	Altig-Orlovic
21	Danielle LaBarbera	21,223	97	Magda Figueiredo	Gigione-Ackerman
22	Jesus Tolentino	21,205	100	Morgan Lobello	Gigione-Ackerman
23	Tiare Hubbard	20,516	79.6	Jonathan Emura	Altig-Orlovic
24	Joseph Sarasin	20,309	79.1	Patrick Bendure	Surace-Smith
25	Cathleen Hairston	20,239	87.4	Mark Beckford	Slav Bitman
26	Javier Diaz	20,166	79.6	Javier Diaz	Matt Henderson
27	Michael LaVolpe	20,164	94	Alon Fischer	Theodore Pappas
28	Patrycja Grudzinska	19,956	91	Marian Sertler	Sabrina Lloyd
29	Alvin Ali	19,631	81.8	Harold Durana	Don Foti
30	Richard Carter	19,448	87.5	Nicholas Lorence	Altig-Orlovic
31	Joey Sales	19,368	92.1	Jonathan Emura	Altig-Orlovic
32	Max Quasem	19,358	86.4	Cohen-Cohen	
33	Shalom Chaimov	19,317	80.4	Syed Quadri	Theodore Pappas
34	Marco Camire	18,856	73.1	Aaron McLean	Imran Satti
35	Svyatoslav Stefanyshyn	18,739	100	Marian Sertler	Sabrina Lloyd
36	Edill Cobos	18,586	95	Marian Sertler	Sabrina Lloyd
37	Lora Beronja	18,549	86.0	Rebecca Klebsch	Chris Hernandez
38	Natalia Tatkovska	18,537	90	Marian Sertler	Sabrina Lloyd
39	Myaa Fallon	18,504	83.3	Zach Otto	Sabrina Lloyd
40	Pablo Zetina	18,376	77.7	Jonathan Kinnard	Altig-Orlovic
41	Michael Burningham	18,354	81.3	Richard Mansfield	Altig-Orlovic
42	Nikola Subotic	18,350	95	Yihao Chen	Altig-Orlovic
43	Steve Hartman	18,182	95	Dustin Venekamp	
44	Amelia Moeaki	18,088	98	Stephen Hill	Steve Friedlander
45	Massoud Vaziri	18,082	75.3	Troy Plummer	Altig-Orlovic
46	Gian Trinidad	17,903	84.4	Bobby Gujral	Altig-Orlovic
47	Justin Germany	17,704	72.3	Christine Judge	
48	Luiza Ramanoska	17,682	94	Marian Sertler	Sabrina Lloyd
49	Holly Simpson	17,552	83	Yussuf Elzein	Altig-Orlovic
50	Benjamin Ainscough	17,350	78.2	Troy Plummer	Altig-Orlovic

YTD PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
* 1	Abdel Alkurdi	\$411,470	71.7	David Wang	Bob Olson
* 2	Paul Smith	304,770	82.9	Patrick Bendure	Surace-Smith
* 3	Michael van Delft	275,851	90.4	Salman Satti	Imran Satti
* 4	Roghie Hassan Loo	275,514	78.7	Roghie Hassan Loo	Josh Chalom
* 5	Thomas King	251,639	89.3	Darrell Asbell	Altig-Orlovic
* 6	Katie Massart	242,831	90.4	John McGrath	Altig-Orlovic
* 7	Joey Kennedy	230,266	74.7	AshLynn Orng	Altig-Orlovic
* 8	Ryan Kendl	223,517	89.9	Nicholas Lorence	Altig-Orlovic
* 9	Erez Shabtay	222,514	97.3	Nicole Sanders	Steve Greer
* 10	Joachim Jean	218,395	81.9	Ryan K Hall	Laura Fisher
11	Van Ortega	214,554	82.3	Rafi Nawabi	Altig-Orlovic
12	Alvin Ali	214,159	81.8	Harold Durana	Don Foti
13	Joseph Sarasin	206,365	79.1	Patrick Bendure	Surace-Smith
14	Dustin Dunbar	201,154	91.9		Altig-Orlovic
15	Max Quasem	198,663	86.4		Cohen-Cohen
16	Mark Lomonaco	192,959	79.6	Richard Mansfield	Altig-Orlovic
17	Lily Sakai	180,607	93.8		Cohen-Cohen
18	Ronald Rivera	179,428	92.1		Cohen-Cohen
19	Bruce Tan	178,999	88.0	Jonathan Emura	Altig-Orlovic
20	Daniel Li	173,966	79.8	Patrick Stenglein	Altig-Orlovic
21	James Keefer	171,523	85.3	Thomas Vena	Simon Arias
22	Alan Sedaghat	168,345	87.1	Bobby Gujral	Altig-Orlovic
23	Gary Gooden	165,113	79.4	Brandon Teter	Jamison Weatherspoon
24	Muhammed Ashraf	165,015	85.3	Muhammad Ashraf	Theodore Pappas
25	Ruben Soberanes	163,060	83.6	Doreen Ryan-Foti	Don Foti
26	Daniel Toshner	161,436	83.0	Joshua Olin	Altig-Orlovic
27	Kaleiokamaile Viena	158,392	80.8	Jonathan Emura	Altig-Orlovic
28	Mike Sukhbaatar	158,359	91.6		Daniel Umbertone
29	Joey Sales	157,787	92.1	Jonathan Emura	Altig-Orlovic
30	Matthew Cessna	153,931	76.6	Justin Adams	Simon Arias
31	Sam Chan	153,391	86.8	Paul Samra	Don Foti
32	Lesina Ah Sue	151,319	73.5	Stephen Hill	Steve Friedlander
33	Shalom Chaimov	151,286	80.4	Syed Quadri	Theodore Pappas
34	Myaa Fallon	149,872	83.3	Zach Otto	Sabrina Lloyd
35	Mark Neilson	147,081	91.9	Nicholas Lorence	Altig-Orlovic
36	William Parmeter	146,169	76.2	Hal Herman	Durhon Oldham
37	Benjamin Ainscough	143,311	78.2	Troy Plummer	Altig-Orlovic
38	Mack Hanna	142,787	79.7	Patrick Bendure	Surace-Smith
39	Richard Carter	142,384	87.5	Nicholas Lorence	Altig-Orlovic
40	Jesusdieu Portilus	142,343	87.0	Fritzel Octave	Williams-Zophin
41	Amy Shui	141,668	85.5		Gigione-Ackerman
42	Cathleen Hairston	139,912	87.4	Mark Beckford	Slav Bitman
43	Scott Florin	139,580	87.1	Ryan Fickert	Zachary Hart
44	Bryan Juskiw	137,785	85.2	David Guzman	Surace-Smith
45	Avalon McLeod	137,393	75.0	Noel Rose	Williams-Zophin
46	Dustin Edgell	136,838	89.7	Steven King	Zachary Hart
47	John Cochrane	136,675	85.6	Brandon Summerton	Altig-Orlovic
48	Kalen Dugan	136,211	80.6	Angelique Lavaly	Don Foti
49	Massoud Vaziri	134,437	75.3	Troy Plummer	Altig-Orlovic
50	Sherry Schick	133,839	88.2	John McGrath	Altig-Orlovic

ALL TIME RECORD: MARK NEILSON \$159,402 Net ALP

ALL TIME RECORD: JOSHUA DISHONG \$756,403 Net ALP

SUPERVISING AGENTS



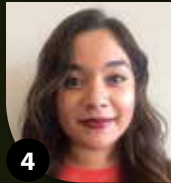
1
MARTYNA DUDAPASIEKA
SCHAUMBURG, IL



2
JENNA GRULA
PITTSBURGH, PA



3
DAVID ANDERSON
BURLINGTON, MA



4
JANET RAMIREZ
SCHAUMBURG, IL



5
DENIS-MICHAEL CATALANO
BATON ROUGE, LA



6
EDWARD NGUYEN
TRACY, CA



7
NATHAN HUNT
AURORA, CO



8
ENRIQUE SANDOVAL
SCHAUMBURG, IL



9
CHRISTINA JAUCH
PITTSBURGH, PA



10
GLENN MARTIN
EATONTOWN, NJ

NOVEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Martyna Dudapasieka	\$117,551	\$117,551	91		Marian Sertler Sabrina Lloyd
2	Jenna Grula	39,850	39,850		83.1	Matthew Diulus Simon Arias
3	David Anderson	38,087	40,088	96		Ryan K Hall Laura Fisher
4	Janet Ramirez	30,872	29,094		82.5	Christina Meyer Sabrina Lloyd
5	Denis-Michael Catalano	30,116	30,746		75.2	Todd Glazer Joseph Diecedue
6	Edward Nguyen	29,663	39,616	97		Roger Fung Mathew Hart
7	Nathan Hunt	29,436	32,546	95		Joshua Krueger Richard Correa
8	Enrique Sandoval	28,998	31,249		76.4	Marian Sertler Sabrina Lloyd
9	Christina Jauch	27,325	34,290	92		Matthew Diulus Simon Arias
10	Glenn Martin	26,584	31,767	95		Morgan Lobello Giglione-Ackerman
11	Kyle Alden	25,174	30,843	90		Jesse Spencer Stephen Jubrey
12	Joshua West	24,560	29,606	90		Nicole Sanders Steve Greer
13	Jeramey Pitman	24,465	31,277	92		Joshua Krueger Richard Correa
14	Anna Pulit	24,104	24,764		84.4	Marian Sertler Sabrina Lloyd
15	Deonte Jones	22,884	24,138	85		Ryan Fickert Zachary Hart
16	Joseph Luminiello	22,430	24,980	80		Zach Otto Sabrina Lloyd
17	Michael Mallia	22,134	23,107		75.5	Alon Fischer Theodore Pappas
18	Derek Foore	22,038	28,025		77.2	Marc Salvaggi Surace-Smith
19	Bryant Logan	21,943	19,766		79.5	Nikolas Moreschi Philipp Prata
20	Jeremy Schroeder	21,398	21,398		77.8	Zach Otto Sabrina Lloyd

ALL TIME RECORD: \$286,210 1st 6 Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Martyna Dudapasieka	\$453,480	\$453,480	91		Marian Sertler Sabrina Lloyd
*2	Jenna Grula	427,269	470,632		83.1	Matthew Diulus Simon Arias
*3	Derek Foore	391,865	455,815		77.2	Marc Salvaggi Surace-Smith
*4	Carrie Hammer	321,992	505,401		74.1	David Wang Bob Olson
*5	Steve Bryant	291,641	377,992		77.8	Ryan Giddens Steve Greer
6	George Kamel	255,811	594,502		72.5	Patrick Bendure Surace-Smith
7	Janet Ramirez	236,120	249,164		82.5	Christina Meyer Sabrina Lloyd
8	Enrique Sandoval	230,115	268,810		76.4	Marian Sertler Sabrina Lloyd
9	Michael May	218,654	362,976		79.2	Thomas Vena Simon Arias
10	Joseph McCallister	191,414	204,955		71.7	Britton Costa Simon Arias
11	Robert Locke	187,443	255,158		76.9	Ryan Giddens Steve Greer
12	Sonja Koryhaio	187,062	328,942		71.2	Rodney Ward Zachary Hart
13	Azar Afnan	186,921	252,854		78.6	Rodney Ward Zachary Hart
14	Joseph Luminiello	165,526	173,846		80	Zach Otto Sabrina Lloyd
15	Jeremy Schroeder	164,091	192,275		77.8	Zach Otto Sabrina Lloyd
16	Sarah Gilmore	164,005	290,310		83.8	Thomas Vena Simon Arias
17	Anna Pulit	161,802	183,651		84.4	Marian Sertler Sabrina Lloyd
18	Jeffrey Gilliana	161,394	285,756		73.0	Zach Otto Sabrina Lloyd
19	Daniel Dunham	150,695	306,439		76.7	Michael Clemente Simon Arias
20	Courtney Kitzman	139,426	144,564		75.6	Cynthia Schneiderman Sabrina Lloyd

ALL TIME RECORD: \$653,097 1st 6 Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

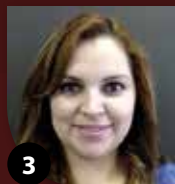
GENERAL AGENTS



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ANDRZEJ SERTLER
SCHAUMBURG, IL



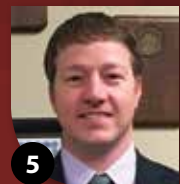
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STEPHEN GIDDENS
HOUSTON, TX



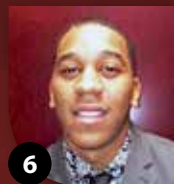
3
SANDRA SANDOVAL
SCHAUMBURG, IL



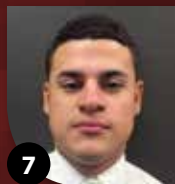
4
RICHMOND GERRISH
SOUTH PORTLAND, ME



5
JASON VON ROSENBERG
IRVING, TX



6
ANDRE MCCALLUM
TROY, MI



7
STEVEN RIOS
SCHAUMBURG, IL



8
BRENT BOWLING
BOARDMAN, OH



9
PATRICIA CICERA
EATONTOWN, NJ



10
ROBERT PARK
NORCROSS, GA

NOVEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Andrzej Sertler	\$206,617	\$206,617		72.7	Marian Sertler Sabrina Lloyd
2	Stephen Giddens	80,670	129,881		74.4	Ryan Giddens Steve Greer
3	Sandra Sandoval	75,445	89,089		74.8	Marian Sertler Sabrina Lloyd
4	Richmond Gerrish	60,663	63,160		73.5	Ryan K Hall Laura Fisher
5	Jason von Rosenberg	60,064	62,991		72.5	Somprathai Sopha Roland Wrobel
6	Andre McCallum	57,442	69,840	85		Joshua Dishong Zachary Hart
7	Steven Rios	57,004	83,694		73.1	Marian Sertler Sabrina Lloyd
8	Brent Bowling	56,250	87,251		80.0	Marc Salvaggi Surace-Smith
9	Patricia Cicera	55,449	58,931		70.3	Magda Figueiredo Giglione-Ackerman
10	Robert Park	53,748	53,486		75.6	I-Perfection Harris Jamison Weatherspoon
11	Kasali Kotun	53,227	60,661		93.1	Michael Musso Williams-Zophin
12	Dan Ikei	52,891	68,894		83.2	Blake Higuchi Altig-Orlovic
13	Taylor Black	51,978	62,709		78.8	Morgan Lobello Giglione-Ackerman
14	Chelsie Otto	49,326	68,775		79.4	Zach Otto Sabrina Lloyd
15	Sokol Fazliu	46,952	41,221		81.8	Matthew Diulus Simon Arias
16	Matthew Bell	43,607	59,172		77.3	Timothy Wilson Philipp Prata
17	Joseph Kanaan	43,007	61,863		73.5	Robert Kanaan Imran Satti
18	Alma Lozano	41,018	65,470		77.1	John Nieves Richard Correa
19	George Taramas	39,819	49,620		77.4	Alon Fischer Theodore Pappas
20	Juan Olvera	39,117	52,787		74.1	Jesse Spencer Stephen Jubrey

ALL TIME RECORD: \$441,104 1st 6 Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Stephen Giddens	\$1,125,543	\$1,498,966		74.4	Ryan Giddens Steve Greer
*2	Andrzej Sertler	907,484	927,903		72.7	Marian Sertler Sabrina Lloyd
*3	Brent Bowling	871,620	1,302,847		80.0	Marc Salvaggi Surace-Smith
*4	Steven Rios	656,567	820,335		73.1	Marian Sertler Sabrina Lloyd
*5	Patrick Guthrie	584,662	888,948		74.8	Heath Bailey Mathew Hart
6	Scott Montgomery	563,328	1,283,845		82.2	Harold Durana Don Foti
7	Holly Lacey	533,333	927,633		73.8	Robert Kanaan Imran Satti
8	Daniel Walton	481,483	1,104,479		75.9	Patrick Bendure Surace-Smith
9	Sandra Sandoval	480,778	556,932		74.8	Marian Sertler Sabrina Lloyd
10	Taylor Black	464,762	626,123		78.8	Morgan Lobello Giglione-Ackerman
11	Sokol Fazliu	459,880	624,783		81.8	Matthew Diulus Simon Arias
12	James Cassie	424,856	508,480		70.6	Adeyemi Akinade Williams-Zophin
13	Chelsie Otto	419,453	626,594		79.4	Zach Otto Sabrina Lloyd
14	Robert Park	417,234	491,409		75.6	I-Perfection Harris Jamison Weatherspoon
15	Eric Thompson	408,532	756,910	83		Matthew Parks Surace-Smith
16	Dan Ikei	407,852	560,719		83.2	Blake Higuchi Altig-Orlovic
17	Brian Gilmore	383,389	718,715		77.9	Thomas Vena Simon Arias
18	DeAnthony Hartman	373,745	532,951		70.7	Rodney Ward Zachary Hart
19	Christian West	347,692	490,257		73.7	Thomas Vena Simon Arias
20	Jason Lee	346,032	905,749		74.4	Zach Otto Sabrina Lloyd

ALL TIME RECORD: \$1,468,394 1st 6 Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
MARIAN SERTLER
 SCHAUMBURG, IL



2
ZACH OTTO
 SCHAUMBURG, IL



3
ROBERT KANAAN
 HALIFAX, NS



4
RYAN HALL
 BURLINGTON, MA



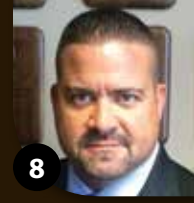
5
JOSHUA KRUEGER
 AURORA, CO



6
RYAN GIDDENS
 HOUSTON, TX



7
MATTHEW DIULUS
 PITTSBURGH, PA



8
PATRICK BENDURE
 COLUMBUS, OH



9
PABLO DE LA CRUZ
 SAN ANTONIO, TX



10
SOMPRATHAI SOPHA
 IRVING, TX

NOVEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Marian Sertler	\$366,188	\$405,412	72.7	Sabrina Lloyd
2	Zach Otto	149,383	262,055	74.8	Sabrina Lloyd
3	Robert Kanaan	92,860	157,804	74.7	Imran Satti
4	Ryan Hall	91,460	150,810	78.2	Laura Fisher
5	Joshua Krueger	91,341	121,752	73.0	Richard Correa
6	Ryan Giddens	80,670	129,881	74.4	Steve Greer
7	Matthew Diulus	77,487	98,811	78.0	Simon Arias
8	Patrick Bendure	73,586	220,829	77.7	Surace-Smith
9	Pablo De La Cruz	72,329	95,965	75.6	Jose Carvajal
10	Somprathai Sopha	68,214	70,939	84	Roland-Wrobel
11	Blake Higuchi	60,564	96,176	79.8	Altig-Orlovic
12	Thomas Vena	60,363	149,408	78.8	Simon Arias
13	London Nelson	58,061	75,751	70.1	Kyle Johnson
14	Nicholas Moore	57,868	121,278	80.7	Durhon Oldham
15	Marc Salvaggi	56,525	85,085	79.2	Surace-Smith
16	Magda Figueiredo	55,449	57,952	70.5	Giglione-Ackerman
17	I-Perfection Harris	53,748	53,486	74.2	Jamison Weatherspoon
18	Todd Glazer	52,461	74,449	74.2	Joseph Diecedue
19	Morgan Lobello	52,199	62,929	79.7	Giglione-Ackerman
20	Rodney Ward	50,798	98,911	71.3	Zachary Hart

ALL TIME RECORD: \$438,277 1st 6 Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Marian Sertler	\$2,248,444	\$2,598,443	72.7	Sabrina Lloyd
* 2	Zach Otto	1,323,793	2,256,850	74.8	Sabrina Lloyd
* 3	Ryan Giddens	1,125,543	1,507,373	74.4	Steve Greer
* 4	Patrick Bendure	1,118,717	3,137,203	77.7	Surace-Smith
* 5	Nicholas Moore	963,223	2,102,513	80.7	Durhon Oldham
6	Marc Salvaggi	952,803	1,596,272	79.2	Surace-Smith
7	Robert Kanaan	842,260	1,563,801	74.7	Imran Satti
8	Ryan Hall	833,813	1,405,287	78.2	Laura Fisher
9	Matthew Diulus	691,191	1,126,532	78.0	Simon Arias
10	Rodney Ward	663,420	1,082,746	71.3	Zachary Hart
11	Harold Durana	638,606	1,488,113	82.2	Don Foti
12	Matthew Conrad	629,868	1,043,246	83.5	Surace-Smith
13	Joshua Krueger	618,287	816,122	73.0	Richard Correa
14	Matthew Parks	585,270	1,351,064	74.8	Surace-Smith
15	Adeyemi Akinade	557,809	839,826	72.4	Williams-Zophin
16	Steven King	537,520	941,199	77.1	Zachary Hart
17	Heath Bailey	523,485	939,647	75.8	Mathew Hart
18	Morgan Lobello	521,056	757,836	79.7	Giglione-Ackerman
19	Corey Helly	498,441	680,167	79.0	Giglione-Ackerman
20	Herman Fennell	491,860	639,880	70.1	Samantha Chui

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st 6 Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

REGIONALGENERALAGENTS



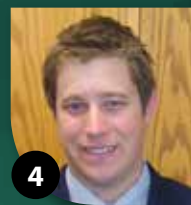
1
ROBERT JANEV
 SCHAUMBURG, IL



2
MARIAN SERTLER
 SCHAUMBURG, IL



3
THOMAS VENA
 PITTSBURGH, PA



4
MATTHEW TURNQUIST
 AURORA, CO



5
MICHAEL LARAMIE
 HOUSTON, TX

NOVEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Robert Janev	\$578,229	\$742,403	72.9	Sabrina Lloyd
2	Marian Sertler	377,008	436,463	72.7	Sabrina Lloyd
3	Thomas Vena	246,602	447,335	76.6	Simon Arias
4	Matthew Turnquist	241,505	366,288	74.2	Richard Correa
5	Michael Laramie	229,233	405,180	72.6	Steve Greer
6	Matthew Parks	209,440	343,605	78.9	Surace-Smith
7	Corey Helly	188,051	248,793	76.7	Giglione-Ackerman
8	Matthew Diulus	164,212	290,598	75.2	Simon Arias
9	Brian Schreiter	128,377	207,913	74.3	Joseph Diecedue
10	Robert Kanaan	124,138	272,388	73.8	Imran Satti

ALL TIME RECORD: \$980,159 1st 6 Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Robert Janev	\$4,131,393	\$5,562,316	72.9	Sabrina Lloyd
* 2	Thomas Vena	3,214,329	6,019,317	76.6	Simon Arias
3	Matthew Parks	2,637,365	4,974,243	78.9	Surace-Smith
4	Marian Sertler	2,612,004	3,100,208	72.7	Sabrina Lloyd
5	Michael Laramie	2,570,425	4,020,386	72.6	Steve Greer
6	Matthew Diulus	2,506,766	3,948,822	75.2	Simon Arias
7	Brett Gryska	2,052,598	5,239,236	80.3	Durhon Oldham
8	Matthew Turnquist	1,975,471	3,062,938	74.2	Richard Correa
9	Corey Helly	1,934,168	2,923,516	76.7	Giglione-Ackerman
10	Patrick Bendure	1,628,598	4,795,931	76.1	Surace-Smith

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP



SABRINA LLOYD



STEVE GREER



ZACHARY HART



JOSEPH DIECEDUE



CHAD DELEY



JOSE CARVAJAL



ERIC COCHRAN



MATHEW HART

NOVEMBER PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor †
I Sabrina Lloyd		72.9	\$621,593	\$200,000	310.8	62.8	373.6
Altig-Orlovic		78.4	1,072,190	967,000	110.9	16.5	127.4
II Steve Greer		72.8	\$260,889	\$133,500	195.4	29.1	224.5
Richard Correa		72.2	298,249	183,500	162.5	35.6	198.2
Giglione-Ackerman		76.7	290,281	183,500	158.2	38.3	196.5
Williams-Zophin		71.3	244,566	183,500	133.3	18.6	151.9
III Zachary Hart		70.2	\$308,083	\$130,000	237.0	38.9	275.8
Laura Fisher		77.8	181,288	90,000	201.4	65.5	266.9
Matt Henderson		72.7	137,379	115,000	119.5	32.0	151.4
Imran Satti		75.7	123,337	103,500	119.2	31.1	150.2
Slav Bitman		71.7	99,426	90,000	110.5	18.1	128.6
IV Joseph Diecedue		74.1	\$172,728	\$83,500	206.9	142.2	349.1
Jamison Weatherspoon		77.0	140,559	67,000	209.8	116.6	326.4
Roland-Wrobel	83		76,018	77,000	98.7	12.6	111.3
V Chad Deley		79.0	\$54,292	\$50,000	108.6	82.3	190.9
James Cunningham		75.7	92,182	57,000	161.7	16.8	178.5
Dorian Oldham		73.8	56,316	53,500	105.3	42.2	147.5
Travis Moody		73.0	39,526	47,000	84.1	44.0	128.1
VI Jose Carvajal		74.0	\$86,944	\$40,000	217.4	141.9	359.3
Souley Bah	88		61,233	41,000	149.3	163.5	312.9
Chad Panzer		70.1	42,696	40,000	106.7	23.7	130.5
VII Eric Cochran		81.4	\$77,624	\$32,500	238.8	83.5	322.4
Cisco Perez		74.0	40,864	33,500	122.0	88.6	210.6
Jared Cleckner		77.6	44,037	27,000	163.1	40.3	203.4
Daniel Umbertone		83.6	38,151	37,000	103.1	42.4	145.5
VIII Mathew Hart		76.3	\$81,452	\$25,000	325.8	79.5	405.3
Raymond Risucci	88		45,349	25,000	181.4	176.7	358.1
Randall Cook		70.2	33,586	25,000	134.3	89.7	224.0
Corey Neff		79.0	39,769	25,000	159.1	31.5	190.6

YTD PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor †
I Sabrina Lloyd		72.9	\$4,629,262	\$2,200,000	210.4	37.6	248.0
Altig-Orlovic		78.4	10,985,254	10,637,000	103.3	14.6	117.8
Durhon Oldham		80.3	2,051,953	2,497,000	82.2	27.6	109.8
II Steve Greer		72.8	\$3,364,475	\$1,468,500	229.1	70.4	299.5
Giglione-Ackerman		76.7	3,088,202	2,018,500	153.0	18.3	171.3
Williams-Zophin		71.3	2,850,008	2,018,500	141.2	25.9	167.1
Cohen-Cohen		82.7	1,566,184	1,688,500	92.8	13.5	106.2
III Zachary Hart		70.2	\$3,213,856	\$1,430,000	224.7	86.1	310.9
Laura Fisher		77.8	1,910,275	990,000	193.0	57.9	250.8
Imran Satti		75.7	1,428,353	1,138,500	125.5	16.8	142.3
Matt Henderson		72.7	1,348,116	1,265,000	106.6	14.4	121.0
IV Jamison Weatherspoon		77.0	\$1,411,758	\$737,000	191.6	85.8	277.4
Joseph Diecedue		74.1	1,694,554	918,500	184.5	42.5	227.0
Philip Prata		74.9	1,148,306	951,500	120.7	15.7	136.4
V James Cunningham		75.7	\$1,015,699	\$627,000	162.0	31.0	193.0
Chad Deley		79.0	556,206	550,000	101.1	81.9	183.0
Brian Traboulay		73.7	780,250	588,500	132.6	26.8	159.4
VI Jose Carvajal		74.0	\$705,418	\$440,000	160.3	65.5	225.8
Samantha Chui		70.6	752,043	456,500	164.7	59.2	223.9
Chad Panzer		70.1	565,474	440,000	128.5	17.1	145.7
Souley Bah	88		268,694	246,000	109.2	27.7	136.9
VII Eric Cochran		81.4	\$642,590	\$357,500	179.7	51.3	231.0
Jared Cleckner		77.6	392,222	297,000	132.1	70.8	202.8
Daniel Umbertone		83.6	434,771	407,000	106.8	26.6	133.4
Cisco Perez		74.0	359,286	368,500	97.5	24.6	122.1
VIII Mathew Hart		76.3	\$1,150,907	\$275,000	418.5	153.3	571.8
Randall Cook		70.2	255,483	251,000	101.8	219.8	321.6
Byron Paz		71.4	423,313	275,000	153.9	58.6	212.5
Corey Neff		79.0	510,048	275,000	185.5	18.3	203.7
Raymond Risucci	88		230,521	187,000	123.3	33.0	156.3

† Performance Factor = % Net ALP Growth + % 1st 6 Mo Obj

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

CATEGORY I



1 MARK GAGLIARDI
OAKLEY, CA



2 AL WALL
TORONTO, ON

CATEGORY III



1 MARIO SOLJAN
AUCKLAND, NZ



2 DAVID BLAISDELL
GOODLETTSVILLE, TN

CATEGORY II



1 ROBIN ANDRADE
MALDEN, MA



2 FRAN CHRISTIE
WHITE ROCK, BC

CATEGORY IV



1 RANDY STOCKLEY
TWILLINGATE, NL



2 SUE AKERS
COUNCIL BLUFFS, IA

TOPROOKIE



DEBORAH BOLES
COQUITLAM, BC

ICEBREAKER



PAM MONETTI
ST LOUIS, MO

TOPMANAGER



CINDY CLEARY
LEE'S SUMMIT, MO

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS:

CATEGORY	POPULATION	ROOKIE:	Reps with 2014 Hire Date
1	over 11,000,000		
2	8,000,000 to 10,999,000	ICEBREAKER:	Reps with 2015 Hire Date
3	5,000,000 to 7,999,999		
4	Under 5,000,000	PR MANAGER:	Overall card growth at the end of the current month over previous year.

NOVEMBER PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	1	Mark Gagliardi	1,757 NorCal & Reno/Chuck Hill
	2	Al Wall	1,594 Toronto/Laurie Onasch
	3	Krissa Hensley	1,514 OH/Judy Spade
	4	Cas Robinson	1,239 ON/Laurie Onasch
	5	Chuck Hill	1,215 NorCal & Reno/Jason Beckman
II	1	Robin Andrade	4,574 Mass & RI/Rosanna Gill
	2	Fran Christie	2,109 BC/Jackie Lowe
	3	Dianna Lueke	1,454 GA/John Keliher
	4	Travis Daniels	1,182 PA/Katherine Pratt
	5	Tracy Smith	1,130 MD/DC & NVA/John Keliher
III	1	Mario Soljan	3,423 NZ/Steve Friedlander
	2	David Blaisdell	3,328 TN & SW NC/Beth Farm
	3	Pam Monetti	3,207 St Louis/Cindy Cleary
	4	Lou Nell Busby	3,055 KY/Tami Williams
	5	Leo VanDenBussche	1,514 MB/Jackie Lowe
IV	1	Randy Stockley	1,859 NL/Melissa Lively
	2	Sue Akers	1,573 NE/Cindy Cleary
	3	Anna Guido Rohrer	1,562 S OH/Tami Williams
	4	Robin Denham	1,527 KS & NW MO/Cindy Cleary
	5	Deborah Boles	1,186 BC/Jackie Lowe
ROOKIE	1	Deborah Boles	1,186 BC/Jackie Lowe
ICEBREAKER	1	Pam Monetti	3,207 St Louis/Cindy Cleary

ALL TIME PR CARD PRODUCTION RECORD: 18,960 CARDS

NOVEMBER MANAGERS

Rank	Card Growth	Director
1	Cindy Cleary	5,578 Patti Morgan
2	Tami Williams	5,528 Michelle Baxter
3	Beth Farm	2,746 Patti Morgan
4	Judy Spade	1,883 Michelle Baxter
5	Rosanna Gill	1,857 Denise Gilbert

NOVEMBER BONUSES

Sue Akers	Cheryl Cook	Anna Guido Rohrer	Kimberly McGuire	Patrena Smith
Ken Altizer	Michael Cooper	Krissa Hensley	Pam Monetti	Tracy Smith
Tony Anderson	Becky Cutler	Dee Hettinger	George Murry	Mario Soljan
Robin Andrade	Travis Daniels	Katy Hogge	Tim O'Connor	Rona Pileggi Spano
Malka Arony	Robin Denham	Brett Hulme	Steve Orcheron	Donald Spohn
Ralph Beard	Brenda Di Somma	Sandy Knapp	Kathy Pappas	Randy Stockley
Lisa Bennett	Dion Dizon	Janis Pitts	Sarah Thomson-Dufrechou	Sarah Thomson-Dufrechou
Gabriela Berloni	Vivian Dwyer	Donna LaMontagna	Cas Robinson	Leo VanDenBussche
David Blaisdell	George Farenthold	Timothy Leary	Chas Robinson	Bill Verbaten
Deborah Boles	Mark Gagliardi	Larry Lozano	Gary Rothman	John Wagner
Lou Nell Busby	Susan Gilbert	Dianna Lueke	Rebecca Rozario	Al Wall
Casey Cash	Laurie Gruber	Lacy Martin	Irene Rurycz	Lisa West
Fran Christie	Lisa Guay	Stephen Matous	David Scalisi	Carl Zablonty

YTD PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	*1	Malka Arony	26,444 AZ/Jason Beckman
	*2	Chuck Hill	25,485 NorCal & Reno/Jason Beckman
	3	Susan Gilbert	20,022 Chicago/Dawn Trudden
	4	Mark Gagliardi	18,845 NorCal & Reno/Chuck Hill
	5	Rona Pileggi Spano	18,030 Chicago/Dawn Trudden
II	*1	Robin Andrade	20,655 Mass & RI/Rosanna Gill
	*2	Tami Williams	13,519 IN/Michelle Baxter
	3	David Scalisi	11,704 NY State/JT Tasker
	4	Steve Sanchez	10,697 S FL/Billy Sauers
	5	JT Tasker	9,941 NY State/Denise Gilbert
III	*1	David Blaisdell	19,569 TN & SW NC/Beth Farm
	*2	Mario Soljan	11,853 NZ/Steve Friedlander
	3	Tony Anderson	11,456 IN/Tami Williams
	4	Leo VanDenBussche	10,566 MB/Jackie Lowe
	5	Pam Monetti	9,284 St Louis/Cindy Cleary
IV	*1	Anna Guido Rohrer	21,087 S OH/Tami Williams
	*2	Ken Altizer	15,777 WV/Tami Williams
	3	Tim O'Connor	12,116 OK/Christa Davis
	4	Robin Denham	11,823 KS & NW MO/Cindy Cleary
	5	Dion Dizon	11,561 HI/Daryl Barnett

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 CARDS

YTD MANAGERS

Rank	Card Growth	Director
*1	Judy Spade	24,938 Michelle Baxter
*2	Beth Farm	18,790 Patti Morgan
*3	Tami Williams	15,271 Michelle Baxter
4	JT Tasker	7,977 Denise Gilbert
5	Dawn Trudden	6,711 Denise Gilbert

WORLD'S GREATEST BONUS



MARK NEILSON

\$14,213
Altig-Orlovic



MICHAEL VAN DELFT

\$8,980
Imran Satti



EREZ SHABTAY

\$8,679
Steve Greer



RYAN KENDL

\$8,364
Altig-Orlovic



ABDEL ALKURDI

\$8,210
Bob Olson

NOVEMBER BONUS LEADERS

November Bonus Payout: \$1,691,336

November Bonus Qualifiers: 2,728

- \$14,213 Mark Neilson
- 8,980 Michael van Delft
- 8,679 Erez Shabtay
- 8,364 Ryan Kendl
- 8,210 Abdel Alkurdi
- 7,245 Thomas King
- 6,914 Roghie Hassan Loo
- 6,409 Krystian Drodz
- 5,856 Alan Sedaghat
- 5,316 Lily Sakai
- 5,108 Muhammed Ashraf
- 4,885 Waleah Salah
- 4,493 Joey Kennedy
- 4,479 Van Ortega
- 4,437 Maria Avila
- 4,300 Myaa Fallon
- 4,292 Joachim Jean
- 4,264 Patrycja Grudzińska
- 4,250 Alfred Uipa
- 4,237 Daniel Li
- 3,949 Richard Carter
- 3,820 Lora Beronja
- 3,767 Paul Smith
- 3,722 Edill Cobos
- 3,648 Max Quasem
- 3,634 Marco Camire
- 3,632 Shalom Chaimov
- 3,572 Mark Lomonaco
- 3,531 Mike Sukhbaatar
- 3,527 Bryan Hipkam
- 3,518 Alvin Ali
- 3,504 Cathleen Hairston
- 3,490 Joseph Sarasin
- 3,328 Katie Massart
- 3,263 Massoud Vaziri
- 3,257 Andrew Leah
- 3,176 Ronald Rivera
- 3,162 Danielle LaBarbera
- 3,133 Michael LaVolpe
- 3,125 John Turner
- 3,119 Mahadai Kryshundayal
- 3,039 Cameron Howat

- \$3,020 Ifeanyi Ufonde
- 3,016 Jagdish Sukhu
- 3,009 Svyatoslav Stefanyszyn
- 2,984 Sultana Deckard
- 2,951 Natalia Tatkovska
- 2,942 Corey LaVigne
- 2,925 Amelia Moeaki
- 2,925 Joshua Dishong
- 2,922 Jose Rubio
- 2,921 Tina Nelson
- 2,912 Nikola Subotic
- 2,900 Ruben Santillana
- 2,897 Gary Gooden
- 2,877 Michael Burningham
- 2,866 Joshua Garrison
- 2,849 Omar Hashimi
- 2,848 Benjamin Ainscough
- 2,846 Luiza Ramanoska
- 2,818 Timothy Copenhaver
- 2,813 Geri Hedrick
- 2,810 Nadine Smith-Johnson
- 2,805 Kaleiokamaile Viena
- 2,796 Justin Germany
- 2,794 Ramy Ribahi
- 2,752 Scott Florin
- 2,719 Liam Flaherty
- 2,707 Harvey Quinn
- 2,693 Jordon Graham
- 2,635 Lesina Ah Sue
- 2,548 Hannah Linderholm
- 2,522 Nasser Rezaei
- 2,511 Christopher Bennett
- 2,503 Sheyla Flores-Delgado
- 2,496 Tiare Hubbard
- 2,477 Steve Hartman
- 2,463 Craig Strompf
- 2,456 Elise Scheurer
- 2,434 Renada Bogan
- 2,433 Mike Allen
- 2,429 Sherry Schick
- 2,420 Maryna Semenova
- 2,412 Holly Simpson

- \$2,407 Violetta Goldman
- 2,395 Avalon McLeod
- 2,394 Steve Marker
- 2,370 Amber Jeanne
- 2,365 Matthew Kurey
- 2,350 Scott Remmey
- 2,349 Ryan Vopat
- 2,342 Tina Phongsavath
- 2,336 Ala Awad
- 2,331 Sam Chan
- 2,320 Beau Bequette
- 2,310 Dustin Edgell
- 2,306 Steven Stensrud
- 2,306 Sina Heak
- 2,300 Lleison Martinez
- 2,294 Heidi Holt-Peel
- 2,287 Herivelto Pereira
- 2,287 Nicholas Hayman
- 2,274 Nadia Naji
- 2,265 David Watkins
- 2,258 Raymond Fuji
- 2,250 Tyler Moore
- 2,245 Tracy Lepore
- 2,234 Tevita Tupouniua
- 2,221 Morgan Dennis
- 2,221 Risa Moniz
- 2,218 David Schanuel
- 2,218 Enrique Perez
- 2,212 Eric LaBossiere
- 2,187 Richard Millington
- 2,180 Dustin Dunbar
- 2,175 Horatio Ward
- 2,171 Christina Andrews
- 2,163 Garret Kun
- 2,161 Irma Gallardo
- 2,159 Paul White
- 2,159 Sean Smith
- 2,155 David Peebles
- 2,152 Kelly McDonald
- 2,146 Randy Souliers
- 2,145 Peter Kaplanis
- 2,143 Steven Trattar

- \$2,138 Bryan Juskiw
- 2,125 John Jefferson
- 2,117 Derek Sandilands
- 2,105 Yadollah Pourjalali
- 2,102 Marmin Alea
- 2,085 Joel Trask
- 2,067 Dawid Liniewski
- 2,067 Sarah Vacheresse
- 2,063 Alma B Gonzalez
- 2,060 Kashala Guiden
- 2,060 Jonathan Jones
- 2,040 Yvette Mompont
- 2,036 Kalen Dugan
- 2,033 Priscila Gonzalez
- 2,030 Gian Trinidad
- 2,024 Bernardo Lopez
- 2,016 Sean Grant
- 2,015 Victoria Varney
- 2,009 Bryon Eddinger
- 2,001 Vincent Williams
- 1,992 Adem Fricke
- 1,988 Sharon Manning
- 1,980 Shiv Patel
- 1,976 Mahrukh Ali
- 1,972 Isileli Mahe
- 1,962 Justine Dennis
- 1,958 David Doles
- 1,957 Ellen Schultz
- 1,956 Kyle Lewicki
- 1,955 Morgan Lawson
- 1,955 Kasali Kotun
- 1,950 Elizabeth Thomas
- 1,948 Nadezhda Vitchev
- 1,941 Salvador Galvan
- 1,937 Irma Gallardo
- 1,925 Tyler McKnight
- 1,922 William Russell
- 1,921 Natalie Soboleva
- 1,920 Morgan Walls
- 1,914 James Keefer
- 1,913 Steve Mersan
- 1,908 Oleg Novitchii

- \$1,904 Jessica Rhoades
- 1,901 Joshua Miker
- 1,900 Belinda Rickles
- 1,894 Dawn Selden
- 1,887 Dasiell Amaro
- 1,884 Daniel Bean
- 1,882 Kenneth Barton
- 1,882 Austin W Smith
- 1,875 Michael McClintock
- 1,857 Jordan Albright
- 1,856 Robert Adrahtas
- 1,855 Igor Melcharek
- 1,851 Steven Sparkes
- 1,851 Miguel Fajardo
- 1,833 Hamilton Cribbs
- 1,828 Nicholas Walsh
- 1,827 Niko Richey
- 1,826 Bruce Tan
- 1,819 Jennifer Wehrle
- 1,809 Miryam Cabrera
- 1,803 Richard Ramey
- 1,800 Michael Baguer
- 1,799 Joey Sales
- 1,779 Kyle Schimizzi
- 1,778 Toni-Ann Allen
- 1,763 Brian Gilmore
- 1,756 Marc Thebeau
- 1,753 Jesus Tolentino
- 1,748 Fanny Garcia-Ramirez
- 1,745 Bradley Christiansen
- 1,743 Mike Hudnall
- 1,742 Jean Joseph
- 1,740 David Rockway
- 1,732 Lincoln Dziekonski
- 1,727 Emil Mohareb
- 1,726 Stephanie Novel
- 1,724 Curt Henderson
- 1,721 Everton Brooks
- 1,714 Vincent Campana
- 1,711 Sanyo Galloway
- 1,703 Kenneth Cato
- 1,701 Carolle Landry
- 1,695 Michelle Seaman
- 1,693 Daniel LaFontaine
- 1,691 Alan Fricke
- 1,690 Shaun Smith
- 1,688 Timothy Tzimas
- 1,681 Laurekins Pardovani
- 1,680 Christine Wood
- 1,674 Pablo Zetina
- 1,668 Elba Vargas
- 1,666 Jahlil Sunrise
- 1,665 Samvel Tigranyan
- 1,662 Daniel Johnson
- 1,660 Melissa Gonzalez
- 1,653 Luc Do
- 1,646 Joseph Pizzoferrato
- 1,643 Roberto Navarro
- 1,643 Daveda Newsome
- 1,642 Casey Wyatt
- 1,631 Daniel Charron
- 1,628 Darrell Asbell
- 1,622 Susan Bedrossian
- 1,621 Henry McCormick
- 1,617 Rubin Chaimov
- 1,614 Daisy Mayama

- \$1,612 Alexander Johnston
- 1,608 Vashawn Nelson
- 1,607 Shelby Poston
- 1,599 Ryan Beuc
- 1,597 Sidonia Lancelos
- 1,593 Mike Paragiou
- 1,591 James Lawson
- 1,586 Fritznel Octave
- 1,582 Tobe Pope
- 1,577 Maanita Meneses
- 1,576 Ashley Rust
- 1,573 Peter Gabranski
- 1,566 Kristy Sagneri
- 1,559 Jon Gelhorn
- 1,556 Debra Small
- 1,556 Timothy Jones
- 1,552 Adam Kidikas
- 1,549 Sarah Batnag
- 1,544 Bryan Fronberger
- 1,543 Crystal Aitaegbebbunu
- 1,535 Melvin Arritt
- 1,532 Kathryn Fell
- 1,531 Travis Vaughn
- 1,527 Asner Saintima
- 1,522 William Parmeter
- 1,520 Wade Carter
- 1,519 Robert Novotne
- 1,518 Elizabeth Garcia
- 1,515 Ashley Bodnar
- 1,513 Lynn Doolittle
- 1,503 Lisa Jones
- 1,502 Greta Wilson
- 1,501 David Basnett
- 1,498 Dean Gushi
- 1,497 Murray Nagler
- 1,495 Matthew Zang
- 1,495 Vaikona Finau
- 1,495 Emmanuel Fedna
- 1,494 Dalton Doucette
- 1,490 Anthony Sava
- 1,487 Shai Mate
- 1,486 Maryury Garcia
- 1,478 Demetrick Parker
- 1,475 Omar Torres
- 1,475 Johana Fartouch
- 1,474 Tyler Disch
- 1,473 Lee van Delft
- 1,469 Darren Lawhon
- 1,465 Patrick Donovan
- 1,464 Daniel Rota
- 1,461 Chandler Groves
- 1,458 Lamine Diakhate
- 1,455 Kimberle Spooner
- 1,439 Mario Andres Chavez
- 1,436 Kaleb Conner
- 1,434 Jamie Tan
- 1,433 Tonya Bailey
- 1,433 Fred Greenawalt
- 1,432 Laura Elkins
- 1,429 Joaquin Santos
- 1,428 Cristi Huffman
- 1,423 Demmerick Stevenson
- 1,422 James Weir
- 1,419 Brett Maurice
- 1,418 Adam Henton
- 1,414 Lige Li
- 1,413 Charles Roy

- \$1,411 Jesse Atatai
- 1,409 Antionette Pringle
- 1,408 Jessica Royle
- 1,404 Kendall Wilson
- 1,404 Raphael Jaras-Dunfey
- 1,401 Tammie Keslake
- 1,401 Margaret Thomas
- 1,397 Eric Hidy
- 1,396 Corey Cox
- 1,396 Rosemary Smith
- 1,395 Tad Teeters
- 1,377 Cassandra Perez
- 1,375 Alexandra Berberich
- 1,375 Sean Gillespie
- 1,369 Mark Harhager
- 1,368 Karen Neuhalfen
- 1,366 Brandie Bonner
- 1,366 Alex Smith
- 1,365 Ross Ewen
- 1,361 Harold Durana
- 1,359 Marisha Somerville
- 1,358 Joshua Roosa
- 1,351 Eric Antwi
- 1,350 Nedal Kawash
- 1,350 Shirley Patey
- 1,345 Katherine Garcia
- 1,345 Stefan Johannsson
- 1,345 Alejandro Pineda
- 1,343 Colin Ghee
- 1,339 Christine Moore
- 1,335 Constance Tuiteleleapaga
- 1,334 Heather Berg
- 1,333 Julie Aprahamian
- 1,332 Mele Muller
- 1,331 John McDougald
- 1,331 Jorge Leon
- 1,328 Michelle Eudy
- 1,325 Daryl Graham
- 1,321 Kristi Vang
- 1,319 Sotha Im
- 1,311 Patricia Lambert
- 1,309 Neville David
- 1,307 Apolline Ridore
- 1,307 Elaine O'Neill
- 1,306 Stephen Hill
- 1,305 Hussain Mir
- 1,305 Ronald Clark
- 1,305 Morgan Mays
- 1,304 Pablo De La Cruz
- 1,300 Carlos Garcia
- 1,299 Andrew Tang
- 1,297 Christopher Coppage
- 1,296 Luckey Boston
- 1,294 Scott Harris
- 1,293 Ashley Gatewood
- 1,288 Hamed Sulaiman
- 1,287 Damaris Hendersson
- 1,287 Marysa Maggio
- 1,287 Amanda Dickinson
- 1,286 Kaladian McLean
- 1,282 Justin Miller
- 1,280 Suleika Vasquez
- 1,278 Peter Hudousek
- 1,268 Jared Mercer
- 1,266 Derron Alexander
- 1,264 Raymond Angeles
- 1,261 Jose Lopes

- \$1,255 Jason von Rosenberg
- 1,255 Matthew Wilson
- 1,250 Zachary Hayek
- 1,249 James Reddick
- 1,245 Deisyray Marvin
- 1,240 Carmela Pellen
- 1,236 Casey Pike
- 1,234 Shawn Fuchs
- 1,227 Tiffany McGraw-Legere
- 1,222 Bruce Viaje
- 1,222 Casey Kunash
- 1,220 Joshua Rush
- 1,218 Gary Campbell
- 1,215 Afa Tualo
- 1,215 Samson Adelufosi
- 1,211 Michael Nelson
- 1,211 Virakbot Oung
- 1,210 Bernadette Casciato
- 1,209 Benjamin Van Fossen
- 1,209 Kamal Tayyib
- 1,204 Paul Torman
- 1,203 Conrad Nieh
- 1,200 Patrick Knouse
- 1,200 Rachel Adams
- 1,199 Tammie Hartman
- 1,197 Ryan Witham
- 1,196 Alvie Rodgers
- 1,192 Edmaggie Myrthil
- 1,189 David Stingl
- 1,187 Russell Hausenfluke
- 1,186 Clayton Bonner
- 1,185 Anna Mobilia
- 1,183 Lidia Meglei
- 1,183 Brian Stern
- 1,179 Michael Engels
- 1,175 Anna Midowicz
- 1,175 Ricardo Grandt
- 1,173 Vincent M Hill
- 1,172 Elizabeth Clawson
- 1,170 Daniel Toshner
- 1,170 Christine Bueno
- 1,168 Brittney Ford
- 1,165 Kyle Gibson
- 1,163 Jesse Benwell
- 1,158 Denis Snyder
- 1,156 Rostyslav Yavorskyy
- 1,155 Phillip Waisman
- 1,151 Jeffrey Hall
- 1,149 Nathalie Kanzki
- 1,148 Kevin Gill
- 1,147 Danielle Trevino
- 1,145 Nicholas Bigec
- 1,144 Elizabeth Morino
- 1,142 Charanne Lyon
- 1,138 Adelfa Parinas
- 1,137 Heidi Mireles
- 1,134 Yuriy Kosovan
- 1,134 Todd Powers
- 1,132 Robert Adams
- 1,131 Sierra Thomison
- 1,130 John Perry
- 1,129 Cameron J Stanley
- 1,127 Cherri Xie
- 1,125 Robin Sloan
- 1,125 Felicia Steele
- 1,125 Kristen Gilmore
- 1,122 Brian Jerome



SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1	2	3	4	5
ANDRZEJ SERTLER \$8,092 Sabrina Lloyd	ANDRE MCCALLUM \$3,528 Zachary Hart	BRENDON COMEAU \$3,218 Imran Satti	LIGE LI \$3,181 Altig-Orlovic	MARTYNA DUDAPASIEKA \$3,128 Sabrina Lloyd

1	2	3	4	5
SAMI MOGANNAM \$4,959 Don Foti	MAURICE BARITZ \$2,605 Albert Serur	NABIL SPAHI \$1,912 Giglione-Ackerman	DASON PHAUL \$1,538 Theodore Pappas	BRADLEY WEIGAND \$1,457 Surace-Smith

NOVEMBER BONUS LEADERS | November Bonus Payout: \$237,269
November Bonus Qualifiers: 463

NOVEMBER BONUS LEADERS | November Bonus Payout: \$46,692
November Bonus Qualifiers: 136

- | | | | |
|--|--|---|---|
| <ul style="list-style-type: none"> \$8,092 Andrzej Sertler 3,528 Andre McCallum 3,218 Brendon Comeau 3,181 Lige Li 3,128 Martyna Dudapasieka 3,010 Chelsie Otto 2,868 Patricia Cicerale 2,789 David Anderson 2,703 Joseph Kanaan 2,667 Christine Barbour 2,594 Dan Ikei 2,310 Enrique Sandoval 2,299 Deonte Jones 2,253 Alma Lozano 2,199 Jeramey Pitman 2,194 Steve Bryant 2,159 Gregory Graham 2,140 Alex Smith 2,055 Alisha Anderton 2,024 Jeremy Schroeder 1,974 Arthur Menina 1,970 Lincoln Dziekonski 1,856 Jesse Benwell 1,774 Glenn Martin 1,763 Matthew Dawson 1,756 Joshua Goodman 1,726 Nathan Hunt 1,702 Jose Rubio 1,693 Robert Park 1,672 Karla Stewart 1,535 Elias Boles 1,532 Darcy Schrieber 1,520 Christina Jauch 1,477 Sasha Cogan 1,470 Paul Smith 1,452 Edward Nguyen 1,441 DeAnthony Hartman 1,428 Kyle Barter 1,427 Roger Rau 1,425 Amy Collins 1,419 Isaiah Justice 1,388 Joshua Stone | <ul style="list-style-type: none"> \$1,332 Crystal Revilla 1,325 Eric Thompson 1,310 Michael Joseph 1,303 Darrin Roberts 1,294 Joseph Luminiello 1,291 Richard Gaffney 1,281 Orby Kelley 1,279 Phillip Waisman 1,275 Michael Mallia 1,273 Tiffany Babin 1,259 Mike Paragiou 1,223 Dexter Hill 1,202 Timothy Penso 1,193 Kasi Hobbs 1,191 Lamar Livingston 1,171 Toni-Ann Allen 1,153 Tiffani Tavormina 1,147 Christine DiSanto 1,137 Marc Kurzberg 1,136 Michael Perez 1,135 William Jenkins 1,132 James Lawson 1,121 Lindsey Dettwiller 1,110 Donte Grant 1,066 Marco Camire 1,029 Daniel Lopez 1,026 Ivonne Perez 1,022 Heather Berg 1,021 Cornelius Holder 982 John McDougald 978 Jeffrey Gilliana 960 Jennifer VanKerckvoorde 955 Kimberle Spooner 943 Risa Moniz 901 Meghan Modrak 899 Jordan Keith 894 Luc Do 894 Jenna Gula 890 Brent Bowling 880 Mireya Lopez 880 Gretchen Crady 878 Liam Flaherty | <ul style="list-style-type: none"> \$865 Daniel Walton 846 Brandon Johnson 842 Edward Crocker 840 Kamilah Brock 826 Micah Focken 819 Ariana Jones 811 Robert Adrahtas 808 Steven Rios 803 Sandra Sandoval 792 Christopher McFoy 790 Kelsey Roth 782 Victoria Gonzales 762 Asiguy Haugabook 760 Cameron Colbert 753 Kelly Silvia 751 Jason von Rosenberg 739 Guitree Basdeo 721 Courtney Basil 716 Susan Bedrossian 710 Kasali Kotun 709 Amr Shater 689 Erin Moyer 682 James Sodan 679 Erica Peay 675 Sidney Rodgers 672 Joshua West 651 Ryan O'Malley 634 Thomas Huynh 631 Candice Anderson 630 Brenton Franklin 630 Silvana Velez 627 Jordan Kness 620 Susan Scott 618 Veasna Keo 614 Samantha Erbe 606 Nicholas Ailport 605 Jacob Bush 605 Robert Locke 600 Pasquale Trunzo 599 Charles Portis 596 Matthew Bell 585 Rachel Forman | <ul style="list-style-type: none"> \$583 Evan Donoghue 578 Dane Harnack 569 Amanda Krywy 565 Richard Tabanji 562 Denis-Michael Catalano 561 Michael LaFreniere 560 Justin Powell 551 Kascey Williamson 550 Jon Gelhorn 547 Michael May 538 Julia Loboda 537 Holly Lacey 535 Samiuela Vaea 534 Curtisha Stephens 522 Kyle Schimizzi 518 Carrie Padgett 517 Azar Afnan 511 Jeremy Jackson |
|--|--|---|---|

- | | | | |
|--|---|---|--|
| <ul style="list-style-type: none"> \$4,959 Sami Mogannam 2,605 Maurice Baritz 1,912 Nabil Spahi 1,538 Dason Phaul 1,457 Bradley Weigand 1,299 John Mercurio 1,276 Angelique Lavalay | <ul style="list-style-type: none"> \$1,024 Mitchell Look 993 Meakie Grice 987 Faith Jones 967 Asiguy Haugabook 869 Richard Walus 696 Paul Helling 695 Joseph B Smith | <ul style="list-style-type: none"> \$661 John Adams 637 Maria Ramirez 609 Ronald Friedlander 605 Carlo Bonifazi 586 Lily Sakai 581 Joseph Faisant 579 Andrea Yee | <ul style="list-style-type: none"> \$539 Adeyemi Akinade 533 Loraine Patterson 532 Bryan Czajkowski 523 Alvin Hagens |
|--|---|---|--|

\$3,541,433

WORLD'S GREATEST	LEADERSHIP	SA/GA TRAINING	REINSTATEMENT
\$1,691,336	\$1,566,136	\$237,269	\$46,692

All qualifiers listed achieved at least \$500 in bonus totals

FOUNDERS CLUB

November Qualifiers — Outstanding Producers & PR Representatives:



Paul Smith
SGA: Surace-Smith
of Qualifications: 4
Net ALP: \$135,427
Ret: 82.9



Joseph Sarasin
SGA: Surace-Smith
of Qualifications: 4
Net ALP: \$77,648
Ret: 79.1



David Blaisdell
Territory: TN & SW NC
of Qualifications: 5
of Cards: 12,604

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Joe Bennett

Joe had 54.91% growth over November of 2014.

PR Director of the Month



Patti Morgan

Patti is the Top Director for November 2015 with 41.53% Lead Growth.

WHEN THE GOING GETS TOUGH TRAINING MAKES ALL THE DIFFERENCE



Domenico Bertini
Executive Vice President
AIL & NILICO



SELLING CAN BE OVERWHELMING sometimes, but that often happens when sales people do not compartmentalize their time. In our business, agents should focus on creating and maintaining customers. In this article, I want to talk to you about sales training and data analysis.

When you feel you can't add one more minute in a day running your appointments and the pressure is building up of trying to make sure you hit your near-term numbers, it's easy to put sales training in the back seat, or worse, decide to get trained by people who don't have the experience.

There's no question that the right sales training can do wonders for an agent, but most agents don't continue to use what they learned once training is over. If you want your training to pay off in the long term, these four sales training best practices may help you close more sales, help more customers and grow your net worth.

1. Once a month ask your managers to go out with you and analyze where the skills gaps of your training are. Ask them to take a look at your basic skills. Can you evaluate a customer's needs? Give a strong sales presentation? Close a sale? Also look at your time and territory manage-

ment skills. Can you manage presentations? How well do you manage your time? From this kind of review and with their help, you'll start identifying some common skill areas that need attention. Then you can seek out the best training to match those needs.

2. Set the performance metrics. You should have metrics that can show your skills have improved as a result of the training provided.
3. Put a mechanism in place to hold yourself accountable for the training received. For example, if you train on closing skills, you should be rating the effectiveness of your

negotiating and closing by watching your close ratio grow.

4. Keep in mind the metrics aren't always going to be about sales numbers. If you had problems with time management and you now spend 80% of your time selling instead of 30% - and nothing else changed - then the training worked.

Top producers lead the way and show the way. To become a top producer, you must train like a champion. Athletes spend 90% of their time training to compete 10% of the time. If you train in the morning while you sell at night, you will be a champion too.



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